

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Mark S. Craig, Michael M. Miller )  
and Charles H. Downs, Jr. )

Serial No.: 10/044,679 )

Filed: January 11, 2002 )

For: REAL TIME FINANCIAL )  
INSTRUMENT IMAGE )  
EXCHANGE SYSTEM AND )  
METHOD )

Group Art Unit: 2164

Examiner: Frantzy Poinvil Technology Center 2100

RECEIVED

APR 24 2002

RECEIVED

MAY 02 2002

GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents  
Washington, D.C. 20231

Sir:

Copies of the following English-language references are submitted herewith:

<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
5,373,550	Campbell et al.	December 13, 1994
5,237,159	Stephens et al.	August 17, 1993
5,691,524	Josephson	November 25, 1997
6,019,282	Thompson et al.	February 1, 2000
6,189,785	Lowery	February 20, 2001
1.	Carreker, J. D., article titled "Strides in Electronic Checking Transforming Payment System," <i>Bank Management</i> , March 1992, pp. 18, 19, 22, 24, 26, 28, 30, USA.	
2.	Arend, Mark, article titled "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53, USA.	
3.	Steinborn, Deborah, article titled "PAPERLESS: A STEP CLOSER," <i>Bank Systems + Technology</i> , January 1993, pp. 31, 33, USA.	
4.	Blodgett, Jerry, article titled "BEYOND CHECK IMAGE STATEMENTS: A New Strategy for the '90s," <i>Advanced Imaging</i> , October 1994, pp. 73-75, USA.	

5. Carreker, J. D., et al., article titled "ECP Today," *Bank Management*, March/April 1995, pp. 41, 42, 44, USA.
6. Carreker, J. D., article titled "ELECTRONIC CHECK PRESENTMENT: Capturing NEW TECHNOLOGY," *Bank Management*, March/April 1995, pp. 32-34, 38, 40, USA.
7. Anon., article titled "ECP, Image Issues Demand Action, " *Bank Management*, May/June 1995, pp. 69-70, USA.
8. Anon., article titled "The Ten-Year Plan," *Banking Strategies*, July/August 1998, pp. 68, 70, USA.
9. Murphy, Patricia A., article titled "Imaging Technology Encouraging the Spread of Electronic Check Conversion," *Stores*, April 2000, pp. 84, 86, USA.
10. Anon., article titled "Check-Conversion Survival," *Chain Store Age*, November 2000, pp. 118, 120, USA.

<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
5,689,579	Josephson	November 18, 1997
5,783,808	Josephson	July 21, 1998
5,848,400	Chang	December 8, 1998
5,930,778	Geer	July 27, 1999
6,006,208	Forst et al.	December 21, 1999
6,006,249	Leong	December 21, 1999
6,038,552	Fleischl et al.	March 14, 2000
6,128,602	Northington et al.	October 3, 2000
6,181,837	Cahill et al.	January 30, 2001

<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
5,592,671	Hirayama	January 7, 1997
5,603,031	White et al.	February 11, 1997
5,740,231	Cohn et al.	April 14, 1998
5,842,195	Peters et al.	November 24, 1998
5,893,098	Peters et al.	April 6, 1999
5,909,576	Fulk	June 1, 1999
5,915,112	Boutcher	June 22, 1999
5,941,945	Aditham et al.	August 24, 1999

European Patent Application Publication No. 0 475 080 A2, Suu Quan, published March 18, 1992

1. Bumister, John, article titled "Cash management in Canada: How the system works," *Financial Executive*, September/October 1987, pp. 53-56, Canada.

2. Masonson, Leslie N., article titled "Check truncation and ACH trends," *Healthcare Financial Management*, July 1993, pp. 64-65, USA.
3. O'Keefe, Michele, article titled "Imaging: Getting Clear Benefits," *Bank Systems + Technology*, November 1994, pp. 42, 44, USA.
4. Lunt, Penny, article titled "Electronic check presentment on the move," *ABA Banking Journal*, August 1995, pp. 53, 54, 56, USA.
5. Richter, Vicki, article titled "ECP: The Antidote for Check Fraud," *TMA Journal*, September/October 1995, pp. 14-18, USA.
6. Campbell, Jim, article titled "Who Will Own The Customer? Finding Solutions," *Vital Speeches of the Day*, March 15, 1997, pp. 339-343, USA.
7. Medina, Maria, article titled "New Applications for Text Recognition," *Imaging & Document Solutions*, December 2000, pp. 49-53, USA.

<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
5,484,988	Hills et al.	January 16, 1996
6,164,528	Hills et al.	December 26, 2000
6,283,366	Hills et al.	September 4, 2001
6,354,491	Nichols et al.	March 12, 2002

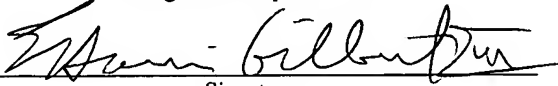
<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
5,692,126	Templeton et al.	November 25, 1997
6,070,244	Orchier et al.	May 30, 2000

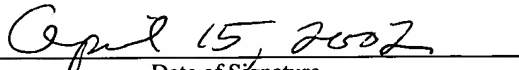
A form PTO-1449 listing the foregoing is submitted herewith.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner For Patents, Washington, D. C. 20231, on April 15, 2002.

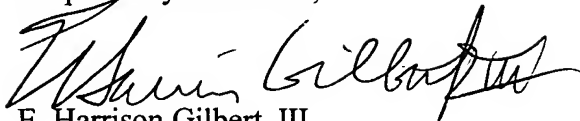
**E. HARRISON GILBERT, III**

name of applicant, assignee  
or Registered Representative

  
Signature

  
Date of Signature

Respectfully submitted,



E. Harrison Gilbert, III

Registration No. 29,156

McAFEE & TAFT

Tenth Floor, Two Leadership Square

211 North Robinson

Oklahoma City, Oklahoma 73102

Phone: (405) 235-9621

FAX: (405) 235-0439

E-Mail: [harry.gilbert@mcafeetaft.com](mailto:harry.gilbert@mcafeetaft.com)

Attorney for Applicants

MAIL DATA PROCESSING OFFICE  
O I P E  
APR 22 2002  
PATENT & TRADEMARK OFFICE

O I P E  
APR 22 2002  
PATENT & TRADEMARK OFFICE

RECEIVED  
MAY 31 2002  
TECHNOLOGY CENTER

2164  
#2

Please type a plus sign (+) inside this box ☐ +  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PTO/SB/21 (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/044,679
	Filing Date	January 11, 2002
	First Named Inventor	Mark S. Craig
	Group Art Unit	2164
	Examiner Name	Frantzy Poinvil
Total Number of Pages in This Submission	Attorney Docket Number	

RECEIVED  
APR 24 2002  
Technology Center 2100

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Form PTO-1449
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	cited references
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	acknowledgement post card
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	E. Harrison Gilbert, III
Signature	<i>E. Harrison Gilbert, III</i>
Date	April 15, 2002

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 04/15/2002	
Typed or printed name	E. Harrison Gilbert, III
Signature	<i>E. Harrison Gilbert, III</i>
Date	April 15, 2002

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



<b>FORM PTO-1449 (Modified)</b>  LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO.  10/044,679
	APPLICANTS  Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.	
	FILING DATE  January 11, 2002	GROUP  2164

RECEIVED

APR 24 2002

Technology Center 2100

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	AA	5,373,550	12/1994	Campbell et al.	599	100	
	AB	5,237,159	8/1993	Stephens et al.	235	379	
	AC	5,691,524	11/1997	Josephson	235	379	
	AD	6,019,282	2/2000	Thompson et al.	235	379	
	AE	6,189,785	2/2001	Lowery	235	379	
	AF	5,689,579	11/1997	Josephson	382	137	
	AG	5,783,808	7/1998	Josephson	235	379	
	AH	5,848,400	12/1998	Chang	705	35	
	AI	5,930,778	7/1999	Geer	705	45	
	AJ	6,006,208	12/1999	Forst et al.	705	39	
	AK	6,006,249	12/1999	Leong	709	107	

RECEIVED

MAY 02 2002

GROUP 3600

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL	0 475 080 A2	3/1992	Europe				
	AM							
	AN							
	AO							
	AP							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AR	Carreker, J. D., article titled "Strides in Electronic Checking Transforming Payment System," <i>Bank Management</i> , March 1992, pp. 18, 19, 22, 24, 26, 28, 30, USA.
	AS	Arend, Mark, article titled "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53, USA.
	AT	Steinborn, Deborah, article titled "PAPERLESS: A STEP CLOSER," <i>Bank Systems + Technology</i> , January 1993, pp. 31, 33, USA.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>FORM PTO-1449 (Modified)</b>  LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO. 10/044,679
	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.	
	FILING DATE January 11, 2002	GROUP 2164 Technology Center 2100

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	AA	6,038,552	3/2000	Fleischl et al.	705	44	
	AB	6,128,602	10/2000	Northington et al.	705	44	
	AC	6,181,837	1/2001	Cahill et al.	382	305	
	AD	5,592,671	1/1997	Hirayama	395	674	
	AE	5,603,031	2/1997	White et al.	395	683	
	AF	5,740,231	4/1998	Cohn et al.	379	89	
	AG	5,842,195	11/1998	Peters et al.	707	1	
	AH	5,893,098	4/1999	Peters et al.	707	10	
	AI	5,909,576	6/1999	Fulk	395	681	
	AJ	5,915,112	6/1999	Boutcher	395	684	
	AK	5,941,945	8/1999	Aditham et al.	709	205	

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AR	Blodgett, Jerry, article titled "BEYOND CHECK IMAGE STATEMENTS: A New Strategy for the '90s," <i>Advanced Imaging</i> , October 1994, pp. 73-75, USA.
	AS	Carreker, J. D., et al., article titled "ECP Today," <i>Bank Management</i> , March/April 1995, pp. 41, 42, 44, USA.
	AT	Carreker, J. D., article titled "ELECTRONIC CHECK PRESENTMENT: Capturing NEW TECHNOLOGY," <i>Bank Management</i> , March/April 1995, pp. 32-34, 38, 40, USA.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>FORM PTO-1449 (Modified)</b> <b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO. 10/044,679
	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.	
	FILING DATE January 11, 2002	GROUP 2164

**RECEIVED**  
MAY 10 2002  
**GROUP 3600**

**RECEIVED**  
APR 24 2002  
Technology Center 2100

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	AA	5,484,988	1/1996	Hills et al.	235	379	
	AB	6,164,528	12/2000	Hills et al.	235	379	
	AC	6,283,366	9/2001	Hills et al.	235	379	
	AD	6,354,491	3/2002	Nichols et al.	235	379	
	AE	5,692,126	11/1997	Templeton et al.	395	200.02	5,692,126
	AF	6,070,244	5/2000	Orchier et al.	713	201	6,070,244
	AG						
	AH						
	AI						
	AJ						
	AK						

**FOREIGN PATENT DOCUMENTS**

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

**OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AR	Anon., article titled "ECP, Image Issues Demand Action," <i>Bank Management</i> , May/June 1995, pp. 69-70, USA.
	AS	Anon., article titled "The Ten-Year Plan," <i>Banking Strategies</i> , July/August 1998, pp. 68, 70, USA.
	AT	Murphy, Patricia A., article titled "Imaging Technology Encouraging the Spread of Electronic Check Conversion," <i>Stores</i> , April 2000, pp. 84, 86, USA.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>FORM PTO-1449 (Modified)</b> <b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO. 10/044,679
	APPLICANTS <b>Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.</b>	
	FILING DATE <b>January 11, 2002</b>	GROUP <b>2164</b>

**RECEIVED**  
**APR 24 2002**  
Technology Center 2100

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if appropriate
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

**RECEIVED**  
**MAY 02 2002**  
**GROUP 3600**

**FOREIGN PATENT DOCUMENTS**

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

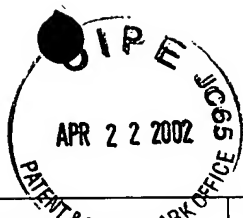
**OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AR	Anon., article titled "Check-Conversion Survival," <i>Chain Store Age</i> , November 2000, pp. 118, 120, USA.
	AS	Bumister, John, article titled "Cash management in Canada: How the system works," <i>Financial Executive</i> , September/October 1987, pp. 53-56, Canada.
	AT	Masonson, Leslie N., article titled "Check truncation and ACH trends," <i>Healthcare Financial Management</i> , July 1993, pp. 64-65, USA.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**FORM PTO-1449 (Modified)**
**LIST OF PATENTS AND PUBLICATIONS  
FOR APPLICANT'S INFORMATION  
DISCLOSURE STATEMENT**

(Use several sheets if necessary)

ATTY. DOCKET NO.

SERIAL NO.

10/044,679

APPLICANTS

Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.

FILING DATE

January 11, 2002

RECEIVED

MAY 02 2002

RECEIVED

APR 24 2002  
Technology Center 2100

## U.S. PATENT DOCUMENTS

GROUP 3600

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

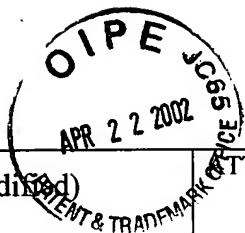
## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	O'Keefe, Michele, article titled "Imaging: Getting Clear Benefits," <i>Bank Systems + Technology</i> , November 1994, pp. 42, 44, USA.
AS	Lunt, Penny, article titled "Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53, 54, 56, USA.
AT	Richter, Vicki, article titled "ECP: The Antidote for Check Fraud," <i>TMA Journal</i> , September/October 1995, pp. 14-18, USA.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>FORM PTO-1449 (Modified)</b> <b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>  (Use several sheets if necessary)	PATENT & TRADEMARK OFFICE	PATTY. DOCKET NO.	SERIAL NO. 10/044,679
	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.		
	FILING DATE January 11, 2002		

**RECEIVED**

**RECEIVED**  
 APR 24 2002  
 Technology Center 2100

**GROUP 3600**

*U.S. PATENT DOCUMENTS*

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

*FOREIGN PATENT DOCUMENTS*

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

*OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)*

	AR	Campbell, Jim, article titled "Who Will Own The Customer? Finding Solutions," <i>Vital Speeches of the Day</i> , March 15, 1997, pp. 339-343, USA.
	AS	Medina, Maria, article titled "New Applications for Text Recognition," <i>Imaging &amp; Document Solutions</i> , December 2000, pp. 49-53, USA.
	AT	

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.